

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claim 1. (original) A method comprising:

- (a) receiving information about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;
- (b) receiving information about a second pre-existing reward program for a second product, wherein the second reward program provides a second reward; and
- (c) providing for a combination reward program that provides a combination reward that is based on at least the purchase of the first product and the second product, and wherein the combination reward is greater than each of the first reward and the second reward.

Claim 2. (original) The method of claim 1 further comprising:

- (d) reducing or eliminating the combination reward, if a third product is purchased.

Claim 3. (original) The method of claim 1 further comprising:

receiving information about a third pre-existing reward program for a third product, wherein the third reward program provides a third reward, wherein the combination reward is greater than the third reward.

Claim 4. (original) The method of claim 1 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the combination reward is provided to the consumer after the user uses the portable consumer device, and wherein (a), (b), and (c) are performed using one or more digital computers.

Claim 5. (original) The method of claim 1 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the portable consumer device is a smart card.

Claim 6. (original) The method of claim 1 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 7. (currently amended) The method of claim 1 wherein the combination reward is the ability to access the combination reward or another reward at an earlier date than dates associated with the first and second rewards.

Claim 8. (original) The method of claim 1 further comprising:  
providing the combination reward to a customer.

Claim 9. (original) The method of claim 1 wherein the first reward program is created by a first merchant and wherein the second reward program is created by a second merchant, and wherein the combination reward program is created by a host organization that is affiliated with the first merchant and the second merchant.

Claim 10. (original) A computer readable medium comprising:

(a) code for receiving information about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;

(b) code for providing for receiving information about a second pre existing reward program for a second product, wherein the second reward program provides a second reward; and

(c) code for providing for a combination reward program that provides a combination reward that is based on at least the purchase of the first product and the second product, and wherein the combination reward is greater than each of the first reward and the second reward.

Claim 11. (original) The computer readable medium of claim 10 further comprising:

(d) code for reducing or eliminating the combination reward, if a third product is purchased.

Claim 12. (original) The computer readable medium of claim 10 further comprising:

code for receiving information about a third reward program for a third product, wherein the third pre-existing reward program provides a third reward, wherein the combination reward is greater than the third reward.

Claim 13. (original) The computer readable medium of claim 10 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device.

Claim 14. (original) The computer readable medium of claim 10 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the portable consumer device is a smart card, and wherein the combination reward is provided to the consumer after the consumer uses the portable consumer device.

Claim 15. (original) The computer readable medium of claim 10 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 16. (currently amended) The computer readable medium of claim 10 wherein the combination reward is the ability to access the combination reward or another reward at an earlier date than dates associated with the first and second rewards.

Claim 17. (original) The computer readable medium of claim 10 further comprising:

code for providing the combination reward to a customer.

Claim 18. (original) The computer readable medium of claim 10 wherein the first reward program is created by a first merchant and wherein the second reward program is created by a second merchant, and wherein the combination reward program is created by a host organization that is affiliated with the first merchant and the second merchant.

Claim 19. (new) The computer readable medium of claim 1 wherein the first product is purchased at a first location and the second product is purchased at a second location.

Claim 20. (new) The computer readable medium of claim 10 wherein the first product is purchased at a first location and the second product is purchased at a second location.